FDIC News

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FDIC History: Looking Back at World War II

By Sally Kearney
Office of Communications

On the morning of December 7, 1941, Japanese forces attacked the U.S. naval base at Pearl Harbor, Oahu, Hawaii. More than 2,400 American citizens were killed and more than 1,000 were wounded. The next day, December 8, the United States declared war on Japan and entered World War II.

As the nation mobilized, service members and civilians joined in the war effort. During the war, the FDIC continued its role as bank supervisor and insurer, faced many challenges, relocated staff, and took on a new responsibility. A few historical notes follow.

Personnel Shortages

The banking industry remained in good shape from 1942 through 1945, and bank failures, totaling 28 during that time, remained manageable. However, the FDIC faced serious personnel

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Sunrise over the USS Arizona Memorial.

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shortages as employees left for military service or to work for other war-related agencies. The workforce at the FDIC declined by more than one-half, from 2,538 at the end of 1941, to 1,184 at the end of 1945.

During the war, the FDIC continued its role as bank supervisor and insurer, faced many challenges, relocated staff, and took on a new responsibility.

A Move to Chicago for Many Headquarters Employees

Only five months after the bombing of Pearl Harbor, then-FDIC Chairman Leo T. Crowley told the 500 employees at headquarters that nearly half would transfer to Chicago for the duration of the war. Those who transferred sold homes, pulled up roots, and began new lives in the Windy City for the war's duration. Those who remained in Washington, D.C., were regularly reminded that they were at risk of enemy attack.

Examinations Reduced

A sharp reduction in the number of examiners and difficulty recruiting new examiners presented the FDIC with challenges in holding to its policy of conducting annual bank examinations. By 1944, the FDIC, for the first time in its history, was not able to conduct examinations annually. This situation continued after the war, due partly to government hiring restrictions. The FDIC resumed annual examinations in 1951.

Other Shortages

Communications and travel were limited during the war. Large offices shared a single telephone. Many examiners, faced with restricted air travel and scarce gas supplies, traveled by bus or train.

Supervision of Federal Credit Unions

The FDIC received additional responsibilities during the war. Besides supervising and insuring banks, the FDIC was also put in charge of supervising and regulating federal credit unions. Previously, the Farm Credit Administration (FCA) had supervised federal credit unions. However, in 1942, President Roosevelt called on the FCA to concentrate on production of food, clothing, and other farm products for the war effort. As a result, the President transferred to the FDIC 135 Farm Credit employees and the supervision of approximately 4,000 federal credit unions.

The FDIC faced serious personnel shortages as employees left for military service or to work for other war-related agencies.

This authority was originally intended to be temporary and to cease six months after the war ended, but Congress extended it in 1945. The FDIC had concerns about continuing to regulate credit unions, in part, because it diverted attention from regulating and insuring banks. Also, at the time, credit unions did not have federal insurance, and there were concerns that the public might mistakenly assume that the FDIC would back credit union deposits. In 1948, Congress turned the regulation of federal credit unions over to the predecessor of the U.S. Department of Health and Human Services. In 1970, the National Credit Union Administration (NCUA) was established as an independent regulator of federal credit unions, and federal insurance for credit unions was also established.

Besides supervising and insuring banks, the FDIC was also put in charge of supervising and regulating federal credit unions.

Visiting Pearl Harbor

By LaJuan Williams-Young
Office of Communications

My husband and I went to Oahu, Hawaii, in November to celebrate my birthday. While there, we visited Pearl Harbor, the site where more than two thousand soldiers and civilians lost their lives, and many hundreds were wounded. Of course, I learned about the attack on Pearl Harbor in school, but what I encountered during my tour profoundly changed my appreciation for the men and women who serve in the military. I did not have any expectations in advance; I simply wanted to reconcile what I was about to experience with what I read or was taught through the lens of my history teachers.

We got through the security gate because, of course, we live in this new world where we need security even on sacred grounds. We followed the crowds of visitors to a mini "museum" that chronicled the tumultuous times leading up to the attack on the U.S. on that fateful day on December 7, 1941. There were replicas of the U.S. Navy ships, Japanese fighter jets, and Japan's specially designed torpedoes that destroyed military airfields, ships, and planes.

Included on the tour was a short video featuring the memories, stories, and reflections of American servicemen who had survived the attack and of Japanese fighter pilots sharing their stories of the war. I was overwhelmed by all that I had seen. I simply couldn't wrap my head around what had happened at this very spot where I was standing.

Our next stop was to the memorial built on the remains of the USS Arizona, the only naval vessel that is still at the site where it sank. But first was the required short film that recapped the events leading up to this fateful day.

I was overwhelmed by all that I had seen. I simply couldn't wrap my head around what had happened at this very spot where I was standing.

As the ferry approached the memorial, I had an even greater sense of what it meant to be in that place. On board, there was much to see: the open skylight providing an unobstructed view of the clear blue sky, the viewing well to the ship now covered in barnacles, and the wall listing the names of those who lost their lives. Standing there, I envisioned the events of history, and it was a somber moment. Scanning the horizon, I tried to appreciate what it must have been like for our Navy servicemen as the Japanese fighter planes darkened the sky. I wasn't able to put myself in their shoes, but it grew my humility in a way I didn't expect.

LaJuan Williams-Young visits Pearl Harbor on November 20, 2017.

Visiting Pearl Harbor was a much more powerful experience than I had anticipated. Being at the place where the attacks occurred made this momentous part of American history very real to me.

Photos l to r: Honoring those who died on the USS Arizona. USS Missouri Memorial viewed from the USS Arizona Memorial. Photo credit: LaJuan Williams-Young.

A Salute to Veterans at the FDIC

By SALLY KEARNEY
Office of Communications

David Villafranca was just starting his senior year in high school in Crowley, Texas, when his life took a turn. The September 11, 2001, terrorist attacks were a defining moment for Villafranca, who enlisted in the U.S. Marine Corps in February 2002. "I had to do something," he said. The day after he graduated in June 2002, Villafranca was on a bus headed for boot camp in San Diego.

Villafranca served two deployments in Anbar Province, Iraq, in 2003-4 and 2005-6. Both times, he was a machine gunner responsible for securing vehicles that were transporting supplies to forward-operating bases. "It could be dangerous," he acknowledged.

Villafranca spent the next three years back in the States training reservists who were getting ready to deploy to Iraq. He attained the rank of sergeant and completed his service in 2010.

Villafranca may have left his active duty days behind, but as he prepares to become a commissioned examiner in the FDIC's Corporate Employee Program (CEP), he remains loyal to the Marines' code of conduct. "Earning the title of Marine has an everlasting impact on anyone who has ever earned it," he said. His training comes into play as a DCP FIS in the Baton Rouge, Louisiana, Field Office, especially with "soft skills" such as "speaking confidently with management, making presentations, exhibiting leadership, and having the capability to follow orders."

"Earning the title of Marine has an everlasting impact on anyone who has ever earned it," said David Villafranca, now a Financial Institution Specialist in the Corporate Employee Program.

Villafranca is one of hundreds of veterans at the FDIC. According to FDIC HR data, 570 veterans are currently serving throughout the agency, constituting 9.3 percent of the workforce. Veterans can be found in various positions carrying out myriad responsibilities.

In many instances, veterans applying for positions with the FDIC are eligible for "veterans' preference." In its current form, veterans' preference is based on the Veterans' Preference Act of 1944, as amended, and is codified in various provisions of title 5 of the United States Code. Most FDIC vacancy announcements are subject to veterans' preference if they are posted externally.

According to FDIC HR data, 570 veterans are currently serving throughout the agency, constituting 9.3 percent of the workforce. Veterans can be found in various positions carrying out myriad responsibilities.

There is a rich diversity in the military backgrounds of veterans at the FDIC. Not only do they differ in the branches of the armed forces in which they served, their length of service, type of service (active or reserve duty, or both), and jobs performed. But they also differ in their reasons for having served, the locations where they were stationed, and the geopolitical climate at the time. In other words, each veteran has a singular story to tell, and there are as many stories as there are veterans. Each also has something different to say on a common theme: what it means to serve one's country.

United States Army

Bill Byrne views his eight-and-a-half years in the Army as fundamental to everything that followed. Byrne enlisted as a private in 1984 and subsequently trained in radio teletype communications, a skill that he used during 18 months in West Germany with the 2nd Armored Division. He later received training to become a personnel administration specialist, which opened doors to assignments at Fort Lewis, Washington, and later in Vicenza, Italy, and Kilkis, Greece, with the Southern European Task Force.

Chuck Hopcraft served as a combat medic/surgical technician in the Army. Shown here on a humanitarian mission in El Salvador.

"The Army was very good to me," he said. That was true professionally as well as personally. On November 29, 1992, just two months after he was honorably discharged from the Army, Byrne joined the FDIC as an Administrative Assistant with the former Division of Liquidation in Westborough, Massachusetts. He moved in 1999 to the former Division of Supervision, now RMS, in the Boston North Field Office. On November 29 of this year, Byrne celebrated 25 years with the FDIC and credits the Army with helping him lay the groundwork for a rewarding civilian career.

Chuck Hopcraft was not sure what he would end up doing when he enlisted in the Army in 1997 at age 17, but serving as a combat medic was not something he even considered. Waiting until he turned 18 before starting basic training, Hopcraft went on to advanced training to become a combat medic/surgical technician, learning everything from elementary procedures—hooking up IVs and plugging

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wounds—to the most advanced surgical procedures. "We were the guys in the field responsible for keeping people alive when something happened," he said.

Hopcraft soon applied all that he had learned on various missions: El Salvador, where he provided medical support to engineers rebuilding that country's devastated infrastructure after the deadly Hurricane Mitch; serving at a combat support hospital at Fort Bragg, North Carolina, where he rotated among medical disciplines; and Bosnia, where he served a nine-month deployment helping to set up a hospital for the stabilization force that was rebuilding after the Bosnia/Kosovo conflict.

While in Bosnia, Hopcraft became friends with a satellite communication technician and "got the bug to go into computers." He joined the FDIC in 2010 and today serves as an IT Specialist with DIT in Boston.

Howard Whyte discovered his career path and much more during nine years and eight months in the Army. After joining the Army in 1986 and completing basic training, he specialized in power generation for communications systems. "I fell in love with communications and knew this was where I wanted to be in life," he said.

William Brown, who served as a Captain in the Air Force, is now an RMS Case Manager in Chicago. He recommends military service for "anyone who is still undecided about a career after graduating from high school."

Communications' essential role appealed to Whyte. "It is 'first in, last out,'" he said. "Soldiers conducting any mission rely on communications. I was passionate about supporting our soldiers and providing great service at all times."

Whyte was also passionate about leadership. "In the Army's leadership schools, you learn how to take care of people," he said. "People are the most important part of any mission."

The leadership and technical skills he acquired in the Army gave Whyte a "great foundation" for his current role as Chief Information Security Officer and incoming Chief Information Officer (as of January 2018). "The Army launched me and prepared me to be where I am today," he said.

Larry Goodman joined the Army in 1968. After completing basic and advanced infantry training at Fort Dix, New Jersey, and electronic warfare training at Fort Huachuca, Arizona, he was sent to Vietnam in 1969. Initially he served as an infantryman with the 1st Cavalry Division near the Cambodian border. He also served with the American Division on an artillery observation post and was later put in charge of a post that used seismic detectors to track movement in the jungle.

After a year in Vietnam, Goodman returned to the States. "I had less than five months left, and the Army let me go," he said. Goodman was honorably discharged and enrolled in law school. He now serves as Counsel in the Legal Division at headquarters. "The Army taught me discipline that helped later in life," he said.

United States Air Force

Serving in the Air Force was **William Brown's** goal from an early age. In high school, he joined the Junior ROTC (Junior Reserve Officer Training Corps), and in college, he completed four years in the ROTC. Upon graduation, he received his commission as a second lieutenant in the Air Force.

After completing specialized training at Lowry Air Force Base in Denver, Colorado, Brown arrived at his initial assignment at Castle Air Base in Merced, California. He spent three years in Merced prior to receiving his first overseas assignment to South Korea. Brown was very excited about his assignment to an overseas base. "Some people thought I was crazy for wanting to go to South Korea, but I took the assignment because I thought it would be an interesting assignment and an opportunity to experience another culture," he said.

Emmy Heltzel in 2009 after her first deployment to Kuwait with the Air National Guard.

Brown was stationed about 100 miles south of Seoul. On weekends, the base provided trips to the demilitarized zone (DMZ) separating North and South Korea. "It was fascinating to see the soldiers from North Korea looking back at us across the DMZ," he recalled. Brown's other assignments included the following locations: Hurlburt Field, Ft. Walton Beach, Florida; Hancock Field, Syracuse, New York; Lajes Air Base, Azores, Portugal; and Grissom Air Force Base, Kokomo, Indiana. He separated from the Air Force after attaining the rank of Captain.

Now a Case Manager with RMS in Chicago, Brown said serving in the Air Force was the experience of a lifetime. "I recommend the military for anyone who is still undecided about a career after graduating from high school," he said. "It gives you the chance to explore yourself and the time to decide what you want to do with your life."

Emmy Heltzel remembers wanting to serve in the Air Force since early in high school. She pursued other career interests until 2005, when, at age 24, she joined the

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Air National Guard. "At that point, I did not want to join active duty, but I still wanted to serve my country" she said.

Yet Heltzel's military career was far from uneventful. Trained as an electrical systems journeyman, she served three deployments: first Kuwait, then Iraq, then back to Kuwait. Much of the time she was busy with construction projects. But her second deployment, in 2010, was outside the scope of her usual responsibilities: she worked directly with members of the Iraqi Air Force in a program—the Iraq Training and Advisory Mission—to assist with base security. "They were learning to conduct investigations on applicants seeking entry onto their Air Force bases," she said.

Heltzel enjoyed this departure from her usual duties. "The expectation is that you will be capable of doing whatever the mission requires," she said. "It was a great opportunity to learn and broaden my skills as an airman."

Being able to rise to the occasion serves Heltzel well as a Financial Institution Specialist with the CEP now serving her RMS rotation in the Sioux Falls, South Dakota, Field Office. "The Air Force training we go through gives us the discipline to push through when things seem difficult or challenging," she said.

Heltzel resigned from the Air National Guard in December. "I will miss my squadron," she said. "I wanted to serve my country, and I am grateful that I had that opportunity."

United States Navy

Richard Curbello enlisted in the Navy in 1966, a year after U.S. ground troops began arriving in Vietnam. Curbello served three tours in South Vietnam, from Da Nang to near the DMZ (demilitarized zone): 1966-67, 1968-9, and 1969-70. Before his second deployment, Curbello learned that his father's Navy Reserve battalion had been activated: he requested a transfer to his father's unit. Father and son served together on that tour.

Military service is a long tradition in the Curbello family. Curbello's relatives fought in Texas's War of Independence, the Civil War, and both World Wars. "My father's first major battle was at Guadalcanal," he said.

Curbello cut his own path from recruit to Senior Chief Construction Electrician. Advancing through the Chief Warrant Officer ranks, he ultimately became a Navy Captain. After being honorably discharged from the Navy, Curbello continued his naval career in the reserves, with numerous recalls to active duty. He was called back to full-time active duty and deployed to Iraq in 2003 as Deputy Commander of Task Force "Charlie" of the 1st Marine Expeditionary Force (MEF), supporting Marines advancing into that country. "We laid 13 bridges across rivers so Marine tanks and troops could get across," he recalled. Later he was Chief of Staff for the 1st Marine Engineer Group, 1st MEF.

Curbello also served as Assistant Chief of Staff with the 1st Naval Construction Division in Little Creek, Virginia, helping to train, equip, and deploy 12 reserve battalions to Iraq and Afghanistan. He also supported humanitarian operations after Hurricanes Camille, Katrina, and Rita.

After being honorably discharged from the Navy, Curbello continued his naval career in the reserves, with numerous recalls to active duty.

Curbello retired from the Navy on November 15, 2007, with 41-and-a-half years of combined active duty and reserve service. He joined the FDIC in 2008 as a Facilities Operations Specialist in DOA-Dallas, where he applies decades of experience in security, contracts, facilities, and engineering. "I am also the oversight manager for security during bank closings," he said. A memorable highlight of Curbello's naval career was serving as his father's retiring officer.

Richard Curbello in Hilla, Iraq, during a deployment with the Navy Reserve.

LaTicia Nichols joined the U.S. Navy because she wanted to serve her country, travel, and figure out what she wanted to do. She met all of those goals.

LaTicia Nichols was determined to join the Navy at 17 even though her parents wanted her to go to college after graduating from high school. Her father was a Petty Officer 1st Class in the Navy at the time (he is now retired), and, as a self-described "Navy brat," Nichols certainly knew the life and its demands. "I enjoyed the travel and wanted to serve my country," she said. Besides, she told her parents, she wanted to be self-sufficient, figure out what she wanted to do, and get an education. It all pointed to the Navy.

Nichols enlisted in 1986 and trained as an operations specialist in radar communications. "The job was similar to being an air traffic controller but on a ship," she said. During her years in the Navy, Nichols logged plenty of travel, including to Italy, Spain, the Middle East, and Japan. After eight years of active duty, she was honorably discharged in 1994. "I had met all the goals I wanted to meet," she said. Nichols earned her college degree and joined the FDIC in 2003 as an As-

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sistant Examiner with DCP in Chicago. Currently a Review Examiner in the Chicago Regional Office, she credits her Navy experience with instilling a dedication to mission that she now applies to her work at the FDIC.

Floyd "Rob" Robinson enlisted in the U.S. Navy Reserve in 1969. At the time, he recalled, "everyone enlisting in the reserves expected to go straight to active duty, since this was the height of the Vietnam War." But, unexpectedly, and without explanation (and despite having listed three sea stations on his "dream sheet"), Robinson was not sent to Vietnam. After finishing boot camp, he was sent to the Anti-Submarine Warfare School in San Diego. "Of the 50 or so members of my boot camp class, only two of us did not ship out to Vietnam," he said.

Robinson's assignment was unusual for another reason. "In the Navy, it is almost unheard of to get a shore station right away," he said.

Robinson spent nearly two years teaching anti-submarine warfare at the ASW School in San Diego and discovered that he had a knack for it. When he concluded his active duty in 1971, he returned to Texas to complete his last two years of law school at the University of Texas and to serve four additional years of periodic reserve duty to complete the remainder of his six-year enlistment. He had finished his first year of law school before joining the Navy but, despite being born in San Antonio, he attended UT Law as a non-resident. Because of his active reserve status when he returned in 1971, he qualified as a Texas resident and was eligible for in-state tuition. At the time, in-state tuition was $51.50 a semester, which the G.I. Bill that Robinson then qualified for easily covered. Today, Robinson serves as Deputy General Counsel of the Litigation and Resolutions Branch in the FDIC's Legal Division.

After joining the Navy in 1985, **William Nedd** served on three different ships, spending the most time on the USS Lake Champlain, which he described as "one of President Reagan's 600-ship Navy." At times, this involved shouldering significant responsibilities. "I recall pulling guard duty to safeguard nuclear weapons as a 23-year-old enlisted sailor," he said. "I wondered how in the world did I end up doing something so important?" Completing his sea duty, Nedd served on shore duty for the next four years and was honorably discharged from the Navy in 1995.

But that was not the end of Nedd's service. A month after leaving the Navy, he joined the Wisconsin Army National Guard. At first, Nedd found the change from the Navy to the Army a bit disorienting. "On my first day I didn't understand the commands," he said. "It was quite an adjustment."

Nedd soon grew accustomed to Army practices, noting that he "enjoyed both branches immensely." During his Guard service, Nedd was assigned to an airport security task force as part of the Guard's mobilization after the September 11, 2001, attacks. Having just been promoted to First Sergeant, Nedd reported to the task force for duty. "I looked around for a commissioned officer and could not find one," he said. "I realized in horror that I was the senior person in the room. I ended up being in charge of the task force during the next few weeks."

Leading the task force turned out to be "very rewarding," Nedd said. "I was working with soldiers from diverse backgrounds—from the infantry, artillery, even the Army Band! We were thrown together doing a mission we had never done before—protecting an airport after 9/11."

After seven years with the Army National Guard, Nedd joined the U.S. Army

William Nedd during basic training in 1985.

Reserve. Four years later, in 2006, he transferred to the Retired Reserve, where he continues to serve as an available resource in retirement. "The amount of travel with the FDIC combined with travel for the Army was becoming too much," he said. Nedd, an Examiner with the RMS Appleton, Wisconsin, Field Office, said that he enjoyed his more than 21 years of combined service. "The military was good to me, and I wanted to give back," he said.

Guadalupe Rojas during basic training with the Navy in Great Lakes, Illinois.

Guadalupe Rojas joined the U.S. Navy in 1999. After completing boot camp in Great Lakes, Illinois, she went to school in Pensacola, Florida, to become an aviation storekeeper responsible for ordering and shipping aircraft parts to assigned squadrons. Rojas was stationed at Naval Air Station Whidbey Island in Washington, where she served her entire Navy career. During this time, she served shore duty with a training squadron from 2000 to 2002, and served sea duty with a naval expeditionary squadron, from 2002 to 2004.

In the summer of 2002, Rojas was stationed in Sembach, Germany, to support her squadron, which had been deployed to Turkey. She oversaw the inventory of the squadron's aircraft parts and ordered parts from nearby naval bases or the U.S., ensuring their prompt shipment to the squadron in Turkey.

On a similar assignment, Rojas was sent

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to Iwakuni, Japan, in October 2003, to support a U.S. Marine Corps squadron. There she supervised the receipt, shipment, storage, and inventory of repairable aircraft parts.

Rojas joined the FDIC in 2015 as an Administrative Assistant in the Los Angeles North Field Office. In March 2017, she became a Financial Institution Specialist in the CEP and is now serving her RMS rotation in that office. "Being in the CEP is reminiscent of boot camp," she said. "It requires discipline, and you learn new skills quickly. It also reminds me of my Navy experiences, because it is an adventure! I am doing exactly what I want, and I am enjoying doing it."

United States Marine Corps

George Howard wanted more than anything to become a Marine. "I was impressed with how Marines conduct themselves," he said. Joining the Marines in 1999, Howard completed basic training at Camp Pendleton in California and was stationed in Japan.

But Howard was set on joining the Marine's elite Force Reconnaissance, a special operations force similar to the Navy SEALs. He signed up and underwent the rigorous training to become a reconnaissance Marine as part of the 1st Reconnaissance Battalion. Later, he also became a forward observation motorcycle specialist, able to cross rough terrain and climb steep cliffs.

During Howard's tour in Iraq, he engaged in 26 firefights. He also participated in humanitarian operations. "Part of the Marines' warrior ethos is showing compassion and taking care of people as well as situations," he said.

Deployed to Kuwait on the USS Anchorage in January 2003, Howard was airlifted to Kuwait in February and stationed at a forward observation post. In March, the 1st Reconnaissance Battalion was one of the first U.S. units to cross the "line of departure" into Iraq.

The military pilot on Howard's flight back to the States took this photo and sent it to Howard's mother with a message that he was coming home.

"When we first crossed the border, there was not much going on," Howard said. Two days later, the battalion engaged in a firefight. During Howard's tour in Iraq, he engaged in 26 firefights. He also participated in humanitarian operations. "Part of the Marines' warrior ethos is showing compassion and taking care of people as well as situations," he said.

The 1st Reconnaissance Battalion underwent its share of hardships and challenges. In the beginning, dated equipment, Humvees without armor, and no cell phones made for rugged, isolated conditions. At one point, the supply convoy was blown up, and Howard and his fellow Marines survived on rations for two weeks. Chemical weapons threats required wearing protective gear in 100-degree weather, and severe dust storms obscured visibility. Flesh-eating camel spiders added to the discomfort.

Howard was ordered home in July. Boarding the military plane for the U.S., he asked the pilot for permission to sit in the cockpit during the flight. The pilot agreed, and while refueling in Rome, the pilot took a photo of Howard and sent it to his mother with a message that her son was coming home.

Howard was honorably discharged, went on to several civilian jobs, and joined the FDIC in 2009 during the financial crisis. He now serves as a Resolutions and Receiverships Specialist in DRR-Dallas. A proud Marine, he is also dedicated to the FDIC's mission. Much of what he learned applies to his work, especially during bank closings, where he relies on his ever-present situational awareness. "The Marines teach you to make decisions quickly while using everything in your power to make the right decision," he said.

He is also mindful of the FDIC's mission when talking with depositors at failed banks. "I believe in giving people comfort, especially those who have lost their money," he said. "The message is clear: we are here to help, and we care."

Peter Hebert was a high school senior in Uxbridge, Massachusetts, in 1969 when he enlisted in the Marines through a delayed-entry aviation technician program to become a helicopter mechanic. Like his father, who had served as a Marine in China during World War II, Hebert planned to serve as a Marine in Vietnam. "I graduated on June 10, went fishing for 10 days, and on June 20, the Marines picked me up and took me to Parris Island," Hebert said.

Hebert spent much of his four-year enlistment on helicopter carriers repairing and monitoring the Harrier aircraft.

A high school baseball, cross-county, and ice hockey athlete, Hebert excelled during basic training at Parris Island and combat training at Camp Lejeune, North Carolina. When it was discovered that his vision was less than 20/20, Hebert's course changed from becoming a helicopter mechanic and most certainly being sent to Vietnam. Instead, the Marines sent him to technical school to become an aviation structural repairman. Graduating with highest honors, he was promoted meritoriously to lance corporal.

Hebert joined the Marine Attack Squadron VMA 513 in April 1971, in Beaufort, South Carolina, the first squadron in the U.S. assigned the AV8A Harrier aircraft that could take off and land vertically and fly backwards and sideways, similar to a helicopter. Hebert spent much of his four-year enlistment on helicop-

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ter carriers repairing and monitoring the Harrier aircraft.

Near the end of his enlistment, Hebert volunteered for a NATO cruise. “For the first time, I had an opportunity to see other places in the world,” he said. During the cruise, he detected a dangerous crack in an aircraft’s wing controls. “The technical rep disagreed with me, but I was adamant that the aircraft had to be grounded because it could have crashed,” he said. Fortunately, Hebert’s assessment prevailed, and he was awarded a meritorious commendation for his actions.

James Czeranko during basic training with the Coast Guard.

Hebert joined the FDIC in 2011 as a mid-career examiner and currently serves as a DCP Compliance Examiner in Raleigh, North Carolina. He credits the Marines with instilling many of the habits and values he relies on today. “The Marines teach you the importance of teamwork,” he said. “Everyone relies on each other to accomplish the mission, be it in combat or in support thereof. You learn about esprit de corps, honor, and integrity—all good things that overlap with the FDIC’s core values.”

United States Coast Guard

James Czeranko enlisted in the U.S. Coast Guard in 1980, shortly before graduating from high school. He completed basic training in Alameda, California, and was stationed in Port Huron, Michigan, on the USCG Cutter Bramble.

The crew was responsible for supporting navigation in and among the Great Lakes. “We did all we could to keep the shipping lanes open as long as possible,” Czeranko recalled. In early winter before the lakes froze, the crew removed buoys that might otherwise be destroyed. Later, when the lakes had frozen, the ship’s reinforced hull was used to break up the ice. “The ship would back up and slide on top of the ice so that its weight would crush it,” Czeranko explained. “It was a pretty slow and tedious process.” In April, when the ice began to melt, the crew reinstalled the buoys.

Czeranko lived on the Bramble. “The ship was on the water for about eight to 10 weeks during the year,” he said. The remainder of the year the ship was docked at Port Huron.

“The ship would back up and slide on top of the ice so that its weight would crush it,” Czeranko explained.

The crew also performed search and rescue. And, during summer sailboat races on the Great Lakes, the Bramble served as a safety ship. “If the seas got rough and the sailboats were demasted during a race, we would tow the sailboats or throw them a line so they could get gas to run their motors,” he recalled.

Czeranko served for slightly more than a year and was honorably discharged. He attended college, earned a degree, and joined the FDIC as an assistant examiner in the Lubbock, Texas, Field Office. Now a Supervisory Examiner in the Los Angeles North Field Office, Czeranko said that the Coast Guard motto—Semper Paratus, or “Always Ready”—has been a beacon throughout his career. “Always being prepared, whether for a meeting, an examination, or an interview, has served me well,” he said.

Forum Offers Training on Writing and Pricing Government Contracting Proposals

FDIC co-hosts technical assistance event for businesses owned by minorities and women.

By Sally Kearney
Office of Communications

There is an art—and a science—to writing proposals for federal government contracting opportunities. What matters most to evaluators? What form should a proposal take? How should a proposal be priced? What makes a proposal compliant?

To answer these and other questions, the FDIC co-hosted a daylong technical assistance event specifically targeting businesses owned by minorities and women. About 135 representatives of Minority- and Women-owned Businesses (MWOBs) attended the event, which was entitled *Proposal to Pricing—Developing a Winning Strategy*. The program was held on August 31 at George Mason University (Founders Hall) in Arlington, Virginia.

Shannon Lindauer, head of The Federal Proposal Experts, a firm that specializes in training small businesses to compete for federal contracts, explained how to develop a compelling and compliant proposal.

Joining the FDIC as co-hosts were the National Credit Union Administration (NCUA) and the Office of the Comptroller of the Currency (OCC) in collaboration with the Virginia Procurement Technical Assistance Program.

Saul Schwartz, Acting Director of the FDIC's Office of Minority and Women Inclusion (OMWI), kicked off the day with opening remarks. "When the idea of hosting a technical assistance day on proposal writing and pricing was presented to me, I thought it was a great idea," he said. "The interest we have seen as demonstrated by the number of registered participants and those here today shows this information is of great interest to contractors."

Joyce Cofield, the OCC's OMWI Executive Director, gave an overview of the day's agenda. Next, Anna Urman, Director of the Virginia Procurement Technical Assistance Program, and Milton Goodman, Director of the District of Columbia Procurement Technical Assistance Program, discussed how their programs can benefit MWOBs.

The morning session, moderated by Joyce Cofield, offered detailed instruction on writing proposals. Shannon Lindauer, head of The Federal Proposal Experts, a firm that specializes in training small businesses to compete for federal contracts, explained how to develop a compelling and compliant proposal.

In the afternoon session, Amy Hernandez, a Principal with Strategic FAR Advisors, LLC, described ways to price proposals.

The event also featured exhibits by the various trade organizations and the sponsoring agencies.

OMWI Acting Director Saul Schwartz welcomes MWOB representatives.

Victor Christiansen, Chief of OMWI's Minority and Women Business and Diversity Inclusion Branch, said that the event exemplifies the FDIC's commitment to supporting outreach and technical assistance to MWOBs. "OMWI seeks to ensure the fair inclusion of MWOBs in all types of contracting activity and encourages the use of MWOBs and small disadvantaged businesses (SDBs) in the acquisition of goods and services, whether as contractors or subcontractors with the FDIC."

"OMWI is looking for ways to support MWOBs in today's contracting environment," said Velda Fludd, Minority and Women Program Specialist with OMWI, also an event organizer. "We want MWOBs to know that we are here to provide assistance."

OMWI Program Analyst Angela Herring said that feedback from the event was favorable. "Most attendees thought this event provided helpful pointers on how to write proposals," said Herring, one of the event's organizers.

"OMWI is looking for ways to support MWOBs in today's contracting environment," said Velda Fludd, Minority and Women Program Specialist with OMWI, also an event organizer. "We want MWOBs to know that we are here to provide assistance."

As a result of the success of the event, OMWI is exploring holding similar events in other regions. "These technical assistance events reinforce our outreach commitment to encourage and sustain MWOB participation in contracting opportunities," Christiansen said.

Generosity Fueled by Compassion: The Chicago Region's Annual Shoebox Drive

By Danyale Lucado
Community Affairs Assistant,
DCP-Chicago Regional Office

No event better signifies December in the Chicago Regional Office than the annual Shoebox for the Homeless Campaign. Every year, staff members donate non-perishable food and personal items to fill shoeboxes for those in need during the holiday season. Committee members regularly gather in a conference room to stuff empty boxes with the items donated by staff.

In a scene reminiscent of Santa's workshop, shoeboxes are stacked along the walls of the conference room, while piles of hats, gloves, hair ribbons, deodorant, small toys, cookies, and granola bars cover the conference room table. Individual boxes are meticulously wrapped, labeled for men, women, or children, and donated to the local Salvation Army for distribution.

While the committee set a 2017 goal of assembling 125 boxes, more than 140 boxes have already been filled since the November 9 kickoff. The team of volunteers anticipates there will be nearly 200 boxes when the campaign ends December 15.

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A Thriving Campaign

Pat Ramos, who helped start the campaign in 2010, said efforts have grown tremendously over the years. "When we first started, we asked for boxes that were already filled and wrapped," she said. "That year we collected more than I thought we ever would, so we decided we needed to organize a committee."

Ramos continued: "During some of our campaigns, we didn't have enough boxes to keep up with all the donations. One year, we actually got a donation of empty shoeboxes from the Nike outlet store because we had so much stuff to pack."

Ramos said the committee wanted to make sure that recipients felt they were getting a real present to make them feel special during this time of the year, not just a donation that others did not want. So the volunteers provided staff with a list of preferred items and began filling and wrapping all the boxes themselves.

Donations are provided not just by FDIC staff but also by family members, friends, even church members. Christina McKnight donated more than 40 freezer bags filled with hairspray, moisturizer, toothbrushes, and body wash. "My sister told her church about our campaign, and they wanted to help, so they donated bags just for our campaign," said McKnight.

In addition to the shoeboxes, staff members also collect the many travel-size toiletries that are accumulated from work-related travel. The Salvation Army distributes these items to individuals during their stay at the shelter. "It really is a match made in heaven to have an organization that does so much travel paired with people who actually need those items that might otherwise go to waste," Ramos said.

Compassion Drives Volunteers

Leading the shoebox campaign is a voluntary effort; staff members do not receive recognition for the hard work it takes to get the word out, sort items, and pack and wrap boxes. But they mentioned their own personal reasons for being so committed to the campaign.

"On my commute into work, I see so many people who are carrying all they own in a backpack," said McKnight, her voice cracking, her eyes welling with tears. "It just hits the core of me that someone has to live like this. If I fell on hard times for whatever reason, I'd want someone to help me."

Jasmine Rivera, who is chairing this year's campaign, said it is a way for her to focus on those who are really in need. "This time of year is very stressful for me, with the kids and also many December birthdays, so it's easy to get overly stressed focusing on what I don't have," she said. "But when you start to see the tally of boxes steadily increasing, suddenly you feel better and grateful for what you do have."

Although it is voluntary, Ramos now sees the annual campaign as a part of her regular duties. "When [former] Regional Director Anthony Lowe came to us and said he wanted to identify a charitable activity for the office, we had no idea it would grow to this. But it was an effort that was really important and personal to him," said Ramos..

The Shoebox Campaign is a simple and fun way to make a difference for those in need during the holiday season.

Helping Chicago's Homeless

According to the Chicago Coalition for the Homeless, there are more than 80,000 homeless people living in the City of Chicago. Eighty percent of the homeless are able to "double-up," sharing the residence of a family member or friend, while the other nearly 20 percent are left to sleep in parks, under viaducts, and in other public places.

With Chicago's brutal winter months, the hats and gloves donated by FDIC staff are particularly crucial to those trying to survive the outdoor elements.

see **Chicago**, *page 12, column 1*

Shoebox Drive Committee members, from left: Regina Hayes, Linda Dixon-Shane, Jasmine Rivera, Christina McKnight, and Pat Ramos.

From the WE Council: Experience, Lasting Friendships

By Simon D. Banks
RMS Seattle, Washington, Field Office

Four inaugural RMS Workplace Excellence Council (WEC) members, plus one "overlap" member, made plans to reunite in New York City in September for a long weekend of adventure. The members—and good friends—came from different locations for a much-anticipated opportunity to enjoy each other's company and explore Manhattan together. Our group included Sheila Scharping, Mankato, Minnesota, Field Office; Caroline Harlow, Concord, New Hampshire, Field Office; Anna Mills, Atlanta Regional Office; Jeanie Shackelford, Witchita, Kansas, Field Office; and me, Simon Banks, Seattle, Washington, Field Office.

The Council was not only a rewarding experience with many benefits, but it became the catalyst for friendships that positively affected our work as Council members and carried over into our personal lives.

We met for the first time while serving on the RMS WE Council. The Council was not only a rewarding experience with many benefits, but it became the catalyst for friendships that positively affected our work as Council members and carried over into our personal lives. Throughout our time on the Council, we encouraged one another and brought out the best in each other—which may just be a great definition of friendship.

Jeanie Shackelford described what serving on the WE Council taught her. "I have learned more about people, and that has enabled me to connect better and understand others," she said. "While each person's motivations and desires are different, people at the FDIC fundamentally share an integrity that drives them to do good and an accountability to do the right thing."

Former WE Council colleagues and friends during a weekend in New York City, shown here at The Freedom Tower, from left: Caroline Harlow, Sheila Charping, Jeanie Shackelford, Simon Banks, and Anna Mills.

We were excited to get together again and to see what New York had to offer. It was Sheila Scharping's first visit to the city. "There is always something going on at any time of the day or night," she said. "Times Square always had people entertaining or selling goods. I wondered if anyone there actually lives in New York City."

We explored many sites, including The Freedom Tower and the North and South Tower Memorial Pools, which gave us time to reflect (*see photo*). We circumnavigated the Statue of Liberty by ferry boat, and it was a true beacon in the harbor. The new "Fearless Girl" statue added to the Charging Bull statue in lower Manhattan is very popular. We also managed to see two Broadway plays and one off-Broadway play—not bad for four nights in New York City.

"It was a great experience to see everyone," said Anna Mills. "We hope other Council members will join us for the next adventure—perhaps in Nashville, Tennessee, to visit the Grand Old Opry."

Although most of our terms on the Council ended a couple of years ago, the bonding experience to improve the RMS working environment and the friendship we developed will last, not only through our careers, but our lifetimes.

Chicago, *from page 11*

A Year-Round Commitment

The Shoebox Campaign is a simple and fun way to make a difference for those in need during the holiday season. While it may have started as a simple gesture, its purpose really struck a chord with regional staff, who often think of their shoebox recipients throughout the year. Many of them bring in empty boxes and small items months in advance of the holidays in anticipation of the annual campaign. Some even leave their filled boxes anonymously, wanting no recognition.

Co-Chair Linda Dixon-Shane remembers one particular employee's heartfelt commitment to the shoebox campaign and how she looked forward to participating each year. "We can't talk about the shoebox campaign without remembering Barbara Petterson," she insisted.

When staff from the legal team recently moved a scanning machine, they were pleasantly surprised to discover several shoeboxes that Petterson, who had been a legal secretary, had started to fill before she died last summer.

"Barb would start early each year, slowly bringing in boxes and hats and gloves," said Dixon-Shane. "The campaign should really be dedicated to her this year. Even though she's no longer with us, she made sure to leave something special behind for the shoebox campaign."

The following Chicago Regional staff members are serving on this year's committee: Mary Anne Benden (Legal), Sam Brooks (Legal), Linda Dixon-Shane (Legal), Loredana Erlick (Legal), Laura Gallegos (RMS), Kimberlee (Kaya) Griffea (RMS), Regina Hayes (RMS), Almira Kadic (ROMIG), Christina McKnight (RMS), Patricia Ramos (RMS), Jasmine Rivera (DOA), Diana Stefani (DOA), and Emery Wilson (RMS).

Holidays Around the FDIC

A time for donations and celebrations.

Jackson, Mississippi, Field Office

Once again this year, the Jackson Field Office collected toys for children in need. The staff's selected organization for this holiday season was Living Independence For Everyone of Mississippi (LIFE), an organization dedicated to the empowerment of individuals with disabilities. LIFE hosted a toy give-a-way on December 14.

Columbus, Ohio, Territory

During a community bus tour of Columbus, Ohio, earlier this year, DCP staff stopped at a local hospital. "We were struck by how important the hospital is to the local community," said Financial Institution Specialist Ronesha Clark.

The stop also sparked an idea for this year's holiday campaign. "Every year, countless families spend the holidays inside hospital rooms," Clark said. "We wanted to help children and their families have joyful holidays." Staff with the Columbus, Ohio, Territory (which includes the Columbus DCP/RMS Field Office and the Cincinnati RMS Field Office) joined forces to donate toys to Nationwide Children's Hospital in Columbus.

Clark described the campaign as the latest in a series of charitable drives. "For the past two years, the Columbus Territory has taken on different philanthropic opportunities to become more engaged with the community," she said. Last year, the two field offices donated items to a local homeless shelter. "The shelter's director came to the Columbus Field Office to talk to us about homelessness in the area and ways we can get involved," Clark said. "The Columbus Territory plans on continuing its efforts in community service to increase social awareness and strengthen bonds with the local community."

see **Holidays**, *page 14, column 1*

RMS and DCP staff in Jackson, Mississippi, gather during LIFE toy drive.

Columbus Territory staff gather with donated toys to be sent to a local children's hospital.

Holidays, *from page 13*

Los Angeles West Field Office

The Los Angeles West Field Office staff gathered for their traditional holiday meeting and celebration. “Our annual white elephant exchange always brings fun surprises and laughs,” said RMS Supervisory Examiner Lana Escobar. The building’s conference room where the group meets is festively decked out in December, she added.

Eau Claire, Wisconsin, Field Office

The Eau Claire, Wisconsin, Field Office took advantage of a warm-weather front at the staff’s December 4 luncheon and field office meeting. “DCP Field Supervisor Scott Alexander was our ‘grill master extraordinaire’ and did a fantastic job with chicken and sirloin steaks from his grill station in the parking lot,” said Administrative Assistant Jan Pickard. “It’s not often in Wisconsin in December that you have 60-degree weather and can have grilled meats for your staff celebration.” Potluck contributions included chips and dips, hot apple cider, cheesy potatoes, and desserts. “We also enjoyed a cookie exchange, white elephant gift exchange, and plastic-wrapped ball game in which contestants had to race the clock and each other by unwrapping a plastic-wrapped ball filled with goodies while wearing oven mitts,” Pickard added. “All around, a fun day with co-workers.”

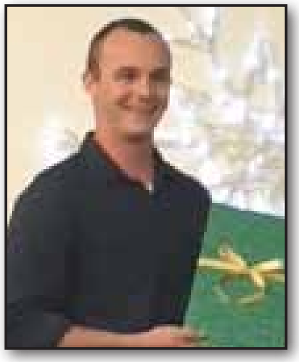

Photo left: Weston Cole of the Los Angeles West Field Office beams with anticipation, having chosen a well-wrapped gift. Photo right: DCP Examiner Eric Wiechert, RMS Examiner Justin Loeffler, and RMS Senior Examiner Kathy Bailey of the Eau Claire, Wisconsin, Field Office take the plastic-wrapped ball challenge.

Lesylee Hodge

Name: Lesylee Hodge

Most recent position: Resolutions and Receiverships Specialist - Claims

Division: DRR

Location: Dallas, Texas

When and where joined FDIC: During college, I worked part-time at a bank in Oklahoma City. I was offered a full-time position upon graduation and was on the way to fulfilling my dream of being a banker. That dream was shattered two months later on July 5, 1982, when Penn Square Bank was declared insolvent and closed.

When Penn Square Bank failed, the FDIC established the Deposit Insurance National Bank of Oklahoma City to pay depositors with less interruption than a straight payout. I worked for the DINB for two months and was officially hired by the FDIC on September 5, 1982, in Oklahoma City.

This picture was taken in the lobby of The Grand Hotel, Taipei, Taiwan, when I presented at an international deposit insurance conference. The beautiful flowers are orchids!

Other highlights:

- As the Department Head for Claims, Settlement, Terminations, Closings, Receivership Employee Benefits, and Budget in the South Brunswick, New Jersey, Consolidated Office in the early '90s, I successfully handled numerous challenging multibillion-dollar savings bank failures.
- Also as Department Head, I developed protocols for large-bank deposit insurance resolutions with complicated branch networks and multiple acquirers, including establishing Claims service centers, phone banks, and uninsured depositor appointment scheduling.
- I served as the developer of the Claims Administration System (CAS) functionality. My vision for a more technology-driven insurance determination system was realized when CAS successfully launched in September 2010. CAS automates the deposit insurance determination process during the pre-closing and closing phases of a bank failure. During the post-closing phase, CAS calculates deposit insurance payments by automatically posting the correct transactions to affected deposit accounts. As a result, claims staff no longer use red pens and yellow highlighters to edit now-obsolete grouping reports.
- Always maintaining my sense of humor, even during the most exasperating closings: BestBank (Boulder, Colorado), First National Bank of Keystone (Keystone, West Virginia), Superior Bank (Hinsdale, Illinois), Hamilton Bank (Miami, Florida), and IndyMac (Pasadena, California), to name a few.

Other experience: I volunteer regularly with Habitat for Humanity Global Village and Fuller Center for Housing Global Builders. Since 2010, I've joined teams on nine builds in Egypt, Honduras, Peru, India, Philippines, Armenia, Thailand, Brazil, and Indonesia. It's a wonderful feeling to work side by side with a family building a home they have dreamed about. It's a great way to immerse oneself in the country's culture. I plan to continue volunteering with these two organizations in retirement.

On January 2, 2018, my husband Phil and I will embark on a three-week adventure through Southeast Asia.

Retirement date: December 31, 2017

Plans for retirement: On January 2, 2018, my husband Phil and I will embark on a three-week adventure through Southeast Asia. The cruise leaves from Singapore and visits the Borneo countries of Malaysia and Brunei, then makes several stops in the Philippines. While in Manila, I plan to visit the completed Habitat for Humanity townhome development I helped build in 2014.

Upon returning, I will focus on saying goodbye to Texas. After 10 relocations at the convenience of the Corporation, I am moving to a place I want to move to—the Beaver Lake area of Northwest Arkansas, a place with mountains, tall trees, and seasons that happen four times a year … not all in the same week!

Comments and thoughts: At 22, I was fresh out of college, landed a full-time position with my employer, and was living the dream until that fateful day in July 1982. The FDIC needed staff, and I needed a job, so we were a perfect fit.

Irma Matias

Name: Irma Matias

Most recent position: Community Affairs Specialist

Division: DCP

Location: Washington, D.C.

When and where joined the FDIC: 1985, New York Regional Office

Career highlights: I started in the Division of Liquidation, and after a few years, I transferred to the Administration Section of the former Division of Banking Supervision. I also worked in the Division's Training Section for eight years. During this time, I coordinated, administered, and monitored various aspects of training for bank examiner trainees. In 1997, I transferred to the former Division of Compliance and Consumer Affairs, where I coordinated seminars and presentations related to the Community Reinvestment Act. I am also a 2004 graduate of the New Leader Program.

In 2005, I relocated to headquarters and have been here for 12 years. As part of DCP's Outreach and Program Development Section, I have had the opportunity to work on various projects.

Here are some DCP highlights:

- I led the team that developed the Money Smart Train-the-Trainer, a resource CD for instructors.
- During 2012, as part of the Money Smart Adopt-a-School Pilot Program, I monitored the progress of the volunteers and identified and confirmed selection of replacement volunteers. This pilot program resulted in more than 2,400 students nationwide being educated in basic money management skills through the Money Smart financial education curriculum.
- I worked with OMWI at national conferences to promote the FDIC's Spanish-language Money Smart products.
- Since 2015, I have collaborated with employees from various divisions via Expressions of Interest (EOIs) for Spanish-language editors. These EOIs have been work-in-place collateral assignments, and I wish to express my appreciation for everyone who worked with me on the Spanish-language Money Smart for Small Business and the Money Smart Computer-based Instruction.
- In cooperation with co-workers and DOA, I also developed a webinar series in Spanish that explains DCP products to consumers. The series covers consumer protection, deposit insurance, and Money Smart.
- From 2005-2011, I contributed blurbs of featured articles for the *Money Smart News*.

In addition to my official duties, I completed a four-month detail assignment in the FDIC's Consumer Response Center in Kansas City, Missouri. This experience gave me the opportunity to learn more about consumer protection laws. For example, I dealt with an unauthorized fraudulent email that asked consumers to provide confidential data to the FDIC. I also dealt with inquiries regarding ID theft, personal loans, credit card complaints, credit history reports, and insurance coverage.

Along the way, I have been blessed with friendships that I hold dear to my heart.

From the inception of the Chairman's Diversity Advisory Councils (CDACs), I participated in many of the events and later became Vice Chair and Chair of the New York Region's CDAC. I also coordinated and presented educational programs for CDAC-sponsored events.

Other experience: I began my federal service with the Defense Logistics Agency. Other agencies include the Social Security Administration, the Army Corps of Engineers, and U.S. Customs and Border Protection.

Retirement date: January 3, 2018

Plans for retirement: Spend more time with my parents and extended family in Puerto Rico. Learn to drive, continue to volunteer at church activities, and travel.

Comments and thoughts: Throughout my 32 years at the FDIC, there have been ups and downs. Although difficult circumstances are stressful, in the end you learn and grow. Along the way, I have been blessed with friendships that I hold dear to my heart. Thank you for being there when times were good and not so good.

I also met and worked with many supportive colleagues in DCP, RMS, DOA, CU, DIR, Legal, DOF, OCOM, and OMWI, to whom I extend my gratitude. I wish everyone a New Year full of good health and happiness. 🏛